WHISTLEBLOWER

Terry Morgan

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Reviews:

"Whistleblower", by Terry Morgan, is an international thriller that stretches from England to Thailand with many stops in between.

"The plot centers around the timely topic of international aid money and the criminals who feed on it. The hero, the story's whistleblower, is British ex-politician Jim Smith, and the story follows him around the globe as he seeks to put a stop to the corruption. Morgan, a world traveller who now resides in Thailand, knows his locations well. Cities in Italy and Africa come alive, and Jim Smith's home in off-the-beaten-path Thailand is wonderfully described, allowing readers to feel like they're there--this is no easy thing to do, and the authenticity of the various settings is a real strength of the book.

"Another strength includes the protagonist. Smith is not a typical hero. He's older and lacks the suaveness and action-hero credentials of a James Bond or Jason Bourne, but he more than makes up for it with his intelligence and depth--a big pleasure in the book is being invited into this man's life as he tries to pick up the pieces after an underhanded campaign aimed at ruining him.

"The plot moves along briskly, and the technology, players (politicians, intelligence agencies, criminals), and small details about the finance industry all add up to a novel that's rich in credibility and intrigue. Anyone interested in seeing the world from the comfort of a good armchair should read Morgan's book." (AMAZON REVIEW)

"This book has the sort of political intrigue that captivates viewers of shows like "House of Cards," but the main man is actually a decent person in "Whistle blower." As someone who prefers protagonists on the correct moral side of the spectrum, it made the book that much more enjoyable. (AMAZON REVIEW)

WHISTLEBLOWER

PROLOGUE

James William Smith, former Independent Member of the UK Parliament talking about organised theft of International Aid money to US Senator Colin Stafford and FBI Legal Attaché, Stephen Lockhart at the US Embassy, London, November 2014.

"Make no mistake, Senator, these are powerful people. They already have money and resources but they are out to make even more. Security is what keeps them out of sight. Politics and bribery is what shuts mouths. Threats and fears of repercussions are what keeps people in their place. That is the power they think they have over everyone.

They depend on ordinary people only interested in holding onto ordinary jobs by doing ordinary things - things they are told to do, day-to-day. But they'll use anyone - politicians, big and small businesses, the press, PR consultants, magazine and newspaper editors, TV, the radio - they'll pay anyone to fake a story or for a piece of news or comment to counter suggestions that things are not as clean as they appear. They'll hack phones and they'll record conversations. And if all that doesn't work then they'll bring in the really nasty elements - underworld characters who know nothing of what is going on but who'll do anything for the promise of big money.

It is a sort of white-collar mafia made up of senior bureaucrats who have learned to specialise in this form of crime. With just a few sitting at the very top there is a structure of lesser fraudsters beneath, all kept in order by threats, blackmail, bribes and promises of money.

Finding those at the top might not be as difficult as we think, but they will be protected by a reputation of dignity, professionalism and status that has been deliberately constructed to make any accusations from outside look absurd and totally inconceivable. I tried the accusations route and I was the one made to look absurd.

And they are using technology, software, the internet - anything that will help to conceal what they are doing. As for their helpers - the lesser fraudsters - they will want to keep them in charge of the day to day operations. They need all the systems to appear to be working normally and efficiently, because they might one day need to explain away security and bureaucratic failures and weaknesses they have been ruling over for years and to find plausible excuses for the vast sums of tax payers money they have lost and stolen. That is when the complete innocents and the lesser fraudsters will suddenly find fingers being pointed directly at them. They will

become the dispensable, sacrificial offerings to muddy the waters and divert attention.

I know all this because it happened to me. That's why I stayed out of sight for a while, but I always planned to come back to renew my campaign.

So be aware. Those fraudsters sitting at the top will not look like criminals. As they go about their public lives they will look and appear calm and normal because they feel untouchable.

And even if massive fraud was proven, would they automatically lose their freedom, their jobs, their status, their pensions? No, not necessarily. Because the entire system is designed to automatically cover up such activity and if it ever came to public enquiries - which is unlikely - they would point fingers at each other and then hide without fear of prosecution behind the complexity of the organisation. Things like that would take years, if ever, to come to Court.

So, we will probably show that the whole system is at fault here. Whether we can do anything about it in our own small way I really don't know, but I'm damned sure the millions of hard-working, honest, tax payers out there would support us in anything we do. That is where our strength lies."

CHAPTER 1

Jim Smith, scrambling on all fours out of the mosquito net tent that was his bedroom, had another headache.

"Dreaming again," he muttered aloud into the total darkness as he fumbled for the torch and the packet of painkillers he kept in a plastic bag.

Five minutes before, and fast asleep, he had been feeding scraps of dry bread to pigeons in Trafalgar Square in London. Wings were flapping, feathers were flying, pigeons were sat on his head and his shoulders and bird shit was everywhere. Someone, maybe it was his wife Margaret, was standing nearby watching, clutching her handbag, unfazed, untouched by even a single, grubby, feral pigeon. He had shouted to her amongst the dust and noise of flapping wings. "I need a cat, Margaret. Put a cat amongst them. No, no, second thoughts. Switch on the fan, let the shit hit it."

It was a familiar dream that had started in a way suggesting it might take off in a different direction, but it was soon back on track, the storyline much as always. In an instant, he was no longer in Trafalgar Square but standing with his hands behind his back looking down from a makeshift platform in a sports hall with five others as they waited for an officer of the local council to make an announcement. It was two in the morning - probably three in the morning when he was dreaming - and he could see cameras, reporters and bleary-eyed council staff - the vote counters - looking at watches wanting to go home. And then it came. In his dream, Jim Smith heard it as if it was happening right there and then.

"...so I hereby declare that James William Smith is duly elected as the Member of Parliament for the constituency of Amberley."

He had woken up at that point because he remembered pushing his hand through the mosquito net to grab the bottle of water. He had drunk half, was grateful for the cooling effect of the other half that dribbled down his beard and then fell asleep again to a lullaby from a gecko chirping somewhere in the total darkness. But within a flash, he was back in London, six thousand miles from his ramshackle hideout in rural Thailand and back more than three years to the time of his election. Then the headache began.

Jim Smith's qualifications as a modern politician were far from ideal. For a start he was in his sixties not his thirties, and he hadn't had the private education or the advantage or influence of an already wealthy and connected family. Instead, Jim Smith had spent thirty years running his own successful manufacturing business - "started it myself and ran it myself with a hundred or so staff by the time I sold it."

His qualification for politics was, he believed, that having seen life at the sharp end and lived off his wits in a competitive world, he could offer something different to the good people of Amberley - if not the world.

But there were downsides to being independently minded and also an Independent Member of the UK Parliament. Having no big party affiliations meant having few friends. But he hadn't cared. He had made it perfectly clear at the outset. He was his own man. What you see is what you get. Take it or leave it or just don't vote for me next time. Jim Smith had, though, stored up a few questions for government during his thirty years in business.

His first?

"Despite all the apparent checks, balances and bureaucracy behind the provision of economic and humanitarian aid, would the Minister agree with me that if many millions of Euros and Dollars of tax payer's money is regularly finding its way into the pockets of foreign criminals then there is something profoundly wrong with the system. And if evidence shows that certain politicians and unelected bureaucrats are also up to their necks in this organised criminal activity what will he do?"

That was how he had put the cat amongst the pigeons and when the shit had hit the fan. With one question, Jim Smith had touched sensitive nerves, nerves that seemed to believe that the quiet, undisturbed and lucrative life they had enjoyed for a long time had suddenly been disturbed by an untamed political animal that had just come in from the wild.

He expected some immediate action and got it, but it was not what he expected. Perhaps it had been political naivety, but he immediately realised he had touched the sensitive nerves of some very influential, unknown and invisible people. And what would you do with an unchained and dangerous animal on the loose that was threatening your way of life?

That dream in the hot, airless wooden house on stilts in the deeply rural province of Kanchanaburi in Thailand where Jim Smith now lived had stopped there, but sometimes the dreams went on far longer.

There were the sweaty nightmares of shouting, pushing and shoving, of flashing cameras and thrusting microphones and there were the cold sweaty nightmares of the scandal loving tabloid newspapers. There was the nightmare that depicted Jim Smith, Member of Parliament, as a bungling amateur with no policies except a string of grudges, no recognised party behind him and only self-interest at heart. The only

part that Jim ever agreed with was that he was on a steep learning curve about politics and the self-interests of others.

But he had always been an obstinate man and there was enough evidence to convince himself, if not others, of a climate of corruption and he knew he had trodden on some very big toes. It all added to the feeling that there was something genuinely rotten at the core. Obstinate Jim was like a dog with a bone because what, at five thirty, had woken him to his throbbing headache was no product of a vivid, nocturnal imagination. Jim had been dreaming about actual events of three years ago.

Yes, he acknowledged he may have gone about it the wrong way. His first question at Prime Minister's questions time - PMQ - was an example. The Speaker had interrupted him. "Order, order. Mr Smith, please. This is Prime Minister's Questions. Please do not beat about the bush. What is your question?"

In the cold sweat of his sleep, Jim Smith squirmed. "Ah, yes. Would the Prime Minister please ask the Europe Minister and the Minister for International Development to comment on evidence of criminality in the granting and use of EU and other international aid funds and instigate a full investigation."

The Prime Minister stood up, "Yes, I'll ask them." Then he sat down to cheers from all sides. No wonder Jim had suffered from night-time sweats for three years.

After that incident he had tried to forget things but couldn't. He wrote a letter to two Ministers seeking help to investigate his concerns and he talked to Douglas Creighton his local constituency chairman about it, but Douglas was showing signs that he thought he was going about things in the wrong way. "Just focus on constituency matters for now, Jim. Why not forget the big issues for the time being."

The living nightmare entered another phase two days after his discussion with Douglas. It was nearly midnight when his mobile phone rang in the tiny apartment in London where he stayed during the week. Margaret, he thought, and checked his watch. It was a bit late for his wife to phone and not many people knew his mobile number. It was a man's voice. "Mr Smith?"

"Yes. Who is it?"

"You must stop these accusations, Mr Smith. No good will come of it. Stop now or face the consequences."

Jim, stunned. "Who is this?"

Jim's ear for placing accents was good. The man was possibly French-speaking Belgian "Stop the questions, Mr Smith. For your sake, for your family's sake, stop now. You have been warned." Then the caller rang off.

Jim had stared at the phone and checked the caller's number but it had been withheld. "Crank," he said to himself, forgot about it and carried on reading papers. The second call came two days later. This time he was at Paddington Station about to catch a train to go home to Wiltshire for the weekend. "Mr Smith?" It was the same voice. "We've been doing a check on your old company Smith Technology and your visits to Africa and the Middle East."

"Oh? Yes, I see." Jim had stopped walking, put his case down, moved the phone to his better, left ear, pushed his long, grey hair back. "Who am I speaking to?"

"You had good business in South Africa, Mr Smith. But there was some sort of relationship with a lady in Johannesburg - a Mrs Margo Vos. Do you want to comment? And there was another lady, a Miss Dilini de Silva. Not South African but from somewhere else. Do you know who I'm talking about?"

"No, of course not. Who am I speaking to? What is your name, please?"

"We will have to report this, you understand. There are also some serious concerns about business activities in Africa and the Middle East. You will, of course, be only too aware of bribery and corruption law."

"Who the heck are you? Are you threatening me?"

"Back off, Mr Smith. Back off. You've already been warned once. Back off or face the consequences." There was a click. The caller, whoever it was, had finished.

Sometimes, at that point in the cold sweat of the nightmares in the hut in Thailand. he would force himself to wake up, switch on the torch, shine it around the room, watch the dust particles in the beam, see a large spider or another gecko. Sometimes he got up and made a coffee or just switched the torch off and tried to sleep again, but it was often useless. The headache had already started.

He remembered Margo Vos. She was the wife of the owner of an importer he once dealt with. He had had a pleasant enough dinner with them at their house in Cape Town a few times. But who on earth had dredged up this almost forgotten name from the past and why? The last time he'd heard from Walter Vos was - what? - six years ago at least and the last time he'd seen Margo must have been seven or eight years ago. Walter had sold the business. He and Margo had split up. But as for anything untoward between himself and Margo Vos the suggestion was ludicrous.

And then the other name mentioned? Dilini something? The name rang a distant bell somewhere in Jim Smith's mind, but having been married to Margaret for thirty years he would surely have remembered a liaison with someone called Dilini.

Sunday, two days later. At home near Swindon, Margaret had appeared tetchy for most of the day. She hardly spoke over lunch. He tried to talk to her at one point and even thought he might raise the idea of a rare break, a holiday or something, but the phone had rung and Margaret got up quickly to answer it. It was a friend of hers. As usual he didn't listen but he finished his lunch alone, took his plate to the kitchen and went into his study. Margaret was still on the phone. Thinking her mood was something that just happened occasionally with no good reason, he spent the rest of the afternoon there.

By late afternoon he realised he needed to get back to London. Still trying his hardest to be sensitive to Margaret's mood, he said goodbye, kissed her cheek and left. Margaret said nothing but closed the front door before he'd even got into the car. Unusual. Memorable. He spent the night in the Gloucester Road flat but on Monday was at a conference on international trade in Reading where he had been asked to speak on his experiences of exporting to Africa. He had enjoyed the experience and the opportunity of mixing with businesses, but, because he was already annoyed with press coverage, he hadn't bothered to read any of the days' newspapers.

By Monday evening, though, and no longer able to resist checking them, he bought a bundle of dailies outside Gloucester Road tube station, walked to the flat and, as he walked, checked the tabloid. And, yes, there was yet another cartoon of himself. For that paper, he had become a running joke. It was his long, grey hair they found

amusing or useful. Not that it was, in his opinion, too long. He had worn it like that for years and liked it that way. It was just that it had become greyer and thinner and he had been likened to the old Labour party leader, Michael Foot. This was, Jim thought, a gross exaggeration but it bothered him because he felt it was what was said and done that was important, not how one looked.

He let himself into the basement flat, threw the pile of papers onto the coffee table. switched on the TV and went to the kitchen to fill the kettle. With the tap still running, he swilled out a dirty mug that had lain on its side in the sink since Friday. He put it, still dripping, onto the kitchen table, opened the fridge to find it almost empty except for a tub of butter, a pot of marmalade and a carton of orange juice. There was no milk. "Black will do." He tipped two spoons full of coffee into the wet cup and stood waiting for the sound of the kettle to come to the boil. Instead, it was a familiar voice on the TV that he heard.

"So, what have you to say regarding the allegations about your husband?"

Jim rushed from the kitchen to stand in front of the TV. Margaret was standing surrounded by pushing reporters, microphones and TV cameramen. It was clear they had been waiting for her to either arrive home or come out to speak to them but she looked flushed and unsure how to deal with the situation. Jim fell into the nearest chair to watch. Margaret was standing by the gate leading to the gravel driveway of their house. The all so familiar blue cedar, the centre piece of their front garden, was behind her. The front door of the house could be seen as the camera moved to keep Margaret in the centre of the screen.

"Please," he heard her say, "I can't say anything just now. Please move away."

"But surely you have seen the pictures in the press?"

"Yes," he heard his wife say.

"So, will you be standing by your husband?"

"Please," Margaret said, "I can't deal with this now."

"Is he expected home this evening? Are you shocked by the pictures?"

Jim, in London, watched the scene unfolding from his chair. "What pictures?"

"So, what do you say?"

He saw Margaret with a female reporter supporting her elbow. "What can I say?" Margaret said. "I am shocked. I really don't want to say. I would ask you to please leave me alone so I can decide what to do. Nothing has been normal since the election. Please."

"Are you standing by your husband? Were you aware of indiscretions?"

What indiscretions? Jim Smith, watching helplessly, saw his wife push her way passed people, microphones and cameras to the front door of their house. Forgetting about his boiling kettle, he switched the TV off, fell back into the chair and put both hands over his face. Behind his hands, he felt ready to burst into tears and remained there for a minute or two, struggling with anger and a deep feeling of responsibility for Margaret. What was happening to him and to Margaret? He tried to phone her but the phone was disconnected. He tried her mobile. It was switched off. And what pictures? What were they talking about? He picked up the pile of newspapers from

the coffee table and went straight to the tabloid. He had not made the front page but there it was on page 2 - a picture and a headline - "Smith's Night Out."

The picture showed him, or someone identical, with his arm around the shoulders of a young blonde lady. She was laughing. He was smiling. His face looked directly at her as though he was about to kiss her. His hair was swept back with a parting, something he had never done in his entire life. It had been taken in a nightclub in Soho at around midnight a few weeks ago the report said. The paper had only now decided to publish it because, 'faced with other controversy surrounding the Independent MP Jim Smith' they felt it was now 'in the public interest to do so."

Jim slumped into the chair; the paper half crumpled in his hand. He knew it was not him. He had never been inside such a club in his life. Bars, and so on, when abroad with clients, yes, but only occasionally. It went with the job. But he had no idea what went on in clubs of that sort in Soho in London. He again tried calling Margaret on the home phone and mobile. Both were still switched off. He tried Douglas Creighton but Douglas had just gone on holiday. Next morning at 5.30 he had driven down to Wiltshire to find Margaret, desperate to talk to her and to ask her why she had said those things, to console her, to tell her it was all lies and it would all blow over soon. But when he arrived, he found the main gate to the house surrounded by reporters pushing and jostling for comments and trying to get him to confirm the finer details about his apparent relationship with a night club hostess called Polly. And Margaret was not there when, at last, he got inside the house and he had no idea where she was.

He left and, surrounded by the same reporters, he had sworn at one and then raised his hand to force his way through the melee. And, of course, it was all caught on camera and they then reported his swearing and that he had hit a reporter.

He denied everything but, in reporting his denials, they would add other bits to suggest that there might be other as yet untold stories about infidelities and underhand business activities. They asked him where Margaret was and, of course, he said he didn't know. Then they asked him for details about the club hostess and, of course, he denied ever having been there and told them that he did not even know where it was. And they all took notes and held microphones and voice recorders in front of his face.

Jim's life was being turned totally upside down. He had no idea where Margaret was and no-one seemed to know. The broad sheet papers seemed generally to ignore the subject but by the following weekend all the tabloids were picking it up. And then they published another photograph of the same young, blonde haired girl, posing in a short, red dress.

Jim remembered staring in disbelief at the picture after a researcher, Ann, handed it to him late in the evening just as the morning papers hit the London streets. She handed it to him and then left his office, shutting the door - loudly. Jim would always remember her disgusted reaction and that particular incident would return much later to both haunt him and help him.

And then the same blonde girl called Polly was in all the papers for what seemed like days. She sold her so-called story - her short, sad, life history.

'Pretty Polly' the tabloids had called her and she was famous for all of seven days. She said he had arrived late at night on several occasions and always sat with her. She liked him and thought he was good fun but she had no idea he was a politician.

She came from Dagenham and her mother and father were divorced and her other boyfriend was a policeman. Jim had read it all, over and over again, but he had never seen her in his life.

Gradually a sense of hitting back drove him to sit and think clearly for the first time for a week. The alleged visit to the club was June 8th and he consulted his diary.

Around 7pm he had given an interview with a German newspaper about funding for overseas development because, by then, his reputation for being a stirrer in this area was becoming widely known. He also knew that by 9pm, he had returned to his office to recover some papers. As usual he had sat and read things for a while but had then taken a taxi to the flat in Gloucester Road. He must have arrived there at about ten thirty. There had been one phone call but no-one spoke when he answered. It had been one of the quietest days and nights for weeks. But he knew he hadn't left the flat after ten thirty and certainly not to visit a nightclub in Soho.

CHAPTER 2

Six thousand miles from where Jim Smith nursed his morning headache, stood a vast glass and concrete office block bedecked with flags of different nations.

Inside it, Committee Room 4/116 was identical to Committee Rooms 4/115 and 4/117 and all other such fourth-floor rooms. The focal point of each of the rooms was an oval table made of seasoned ash encircled by twelve chairs also made of ash with dark blue leather padding. In the corner of each room stood the essential machine for coffee and chilled water, the smaller table standing alongside each machine being for plates of biscuits, cookies and sandwiches for meetings that took longer than the two-hour bookable slots or extended over lunchtimes.

In Room 4/116, the Director General, known as "The DG" to the hundreds of staff that ultimately reported to him, had settled in the middle chair on one side of the table facing the door and wall clock. He was a slim, ordinary looking, middle-aged man with greying hair receding from his forehead and wearing wide rimmed glasses, a dark suit, white shirt and pale blue, silk tie. The heavy gold cuff links matched the watch. To his left, sat Katrine Nielsen - Danish, prim, upright, fair hair tied neatly back in a clasp, in her late twenties and wearing a dark grey trouser suit and white blouse. In front of them, a pile of papers with seven grey folders, a laptop computer and two cups of coffee.

"We'll take the Liberia one first, Katrine," the DG said. "Almost a foregone conclusion would you agree?"

"Yes, I expect so."

"And we'll discuss the smaller, Climate Change one from Yemen last. It looks to me as if it needs more work. Certainly, that was Lisa's opinion when I spoke to her yesterday afternoon."

The DG looked at the clock on the wall. The room had been booked until 4pm. It was now nearly 2pm but two hours should be enough to discuss, approve and sign off seven funding applications. He did a quick sum on the corner of a pad.

"Only twelve million, six hundred thousand Euros, so it shouldn't take very long. But not a bad afternoon's work, Katrine. What do you think?"

"Yes, assuming they are all approved," Katrina replied and looked at him as he scribbled over his calculation and obliterated it.

"Where are they?" he asked, meaning the six other officers whose presence was necessary to comply with the procedures for vetting funding bids for international aid.

"Some of them were at an earlier meeting on renewable energy, Mr Eischmann. It should have finished at midday. Perhaps it overran and they were late getting to lunch.

"Phone Carlos, will you Katrine? Tell him we're here and waiting. He needs to get his team working together. Oh, and by the way, about that guy Jan Kerkman. I've spoken to him. He should fit into the team quite nicely."

Katrine just nodded.

At that moment - it was 2pm - the door opened and in came six others, each carrying seven folders. Among them was the tall, athletic form of Jan Kerkman - newly promoted to the steering group.

By 2.10pm, with the essential coffees, teas and biscuits organised around the paperwork, the meeting began.

By 3.50pm Katrine had officially recorded the approval of six funding applications to the value of eleven million, one hundred and thirty-eight thousand Euros. As forecast the Yemeni one was deferred on the grounds that it had failed to comply with one pre-set condition. Katrine duly noted that the applicant should be notified and that a re-application with the missing elements in place would be considered provided it was received within three months.

By 4pm, the DG, Dirk Eischmann, was the only person left in the room. He removed his glasses, rubbed his eyes and then got up to look out of the big window and down into the street and heavy afternoon traffic below. Then, gathering his own few papers, he left Committee Room 4/116, took a lift to the sixth floor, swiped his security card over a doorway and walked down a carpeted corridor to a door with a sign over it confirming his name and title.

Once inside, he dropped everything on his desk. Then he opened a drawer, took out a bottle of 21-year-old Glen Scotia Scotch whisky and a crystal tumbler, poured himself a glassful and sat sipping it for a few minutes. At 4.25pm he returned the bottle and empty glass to the drawer, got up, closed the door of his office and left the building.

CHAPTER 3

The strong coffee Jim Smith made himself every morning had helped to quell his throbbing headache, but he still wasn't feeling particularly sprightly. He wobbled, unsteadily down the four wooden steps that led from the ramshackle hut on stilts that he called home, to the ground. Shading his sore eyes from the hot, early morning sun, he struggled to pull his motorcycle out from where, during the night, it had toppled and come to rest against one of the worm-infested stilts that supported the house.

As it often did during the ride into the local town, the feeling of exhaustion slowly evaporated - that was until, after parking the motorcycle amongst an untidy group of

others in the main street, he caught a glimpse of his own, sun-lit reflection in the shaded window of the farmer's hardware shop. Jim Smith did not like what he saw.

"Dear God. You look like a seriously malnourished refugee, my boy." He stuck a finger into his mouth, stretched his cheek to try to see the back teeth. "And you need a dentist - and how about a decent pair of shorts? Look at you. Your mother would be shocked."

Staring back at him was a scrawny looking stranger carrying a dusty duffel bag and dressed in cheap, rubber flip flops, a pair of sun-bleached shorts and what was once a white tee shirt. He saw a gaunt man who, when he had finished growing as a teenager fifty years ago, had stood six feet tall but now looked smaller and shorter. Thankfully, the deeply lined face was somewhat obscured by the grey beard and the straggle of long, untidy and thinning hair of the same colour. The prominent bony knees, the bare legs and veined arms were the colour and texture of brown shoe leather, the inevitable result of living under the tropical sun with little more than that pair of shorts and tee shirt as clothing and the flip flops or nothing on his feet. The reflection, he decided, looked underfed and older than sixty-six years.

The mumbling to himself, lips visibly moving, was something else he no longer liked about himself, and it had been getting noticeably worse. "Reflecting on a reflection," he muttered, "Must remember not to do that too often. Could at least buy yourself some decent flip flops."

Still pondering on the disturbing image of himself, he wandered into Lek's "internet cafe" feeling downhearted and desperate for some good news. He greeted Lek with a grunt, went to his usual far corner table, opened the old duffel bag and pulled out his dusty laptop. There was no need for him to order for Lek brought him his usual refreshment - a bottle of Singha beer and a glass of nam manow - fresh lime juice with ice, sugar and just a pinch of salt.

As a rundown construction of wood and concrete with a part straw, part rusty corrugated roof, Lek's enterprise in the small town in rural Thailand had once only catered for the dry throats of locals and stray dogs looking for shade. But after Jim's visionary suggestion that Lek might also like to add an internet facility it had become a more profitable business for Lek and, more importantly, the centre of Jim's links with the outside world. It was his communications centre, his source of all information whether good, bad or merely interesting. And the information as he logged onto his email that morning was further confirmation that undying patience coupled with long term strategy was, at long last, paying off.

He leaned back in the hard, plastic chair, stroked his beard, leaned forward again, adjusted his glasses and re-read the email message. With one finger, he typed a simple reply: "Hello Jan: As suspected, but that Italian link is new. Go very carefully now. I assume you've told Jonathan but we need to meet up again. Email me some dates." Then he pressed send, logged off, closed the laptop and sat back in the hard chair to finish his drinks. Lek would not have seen it but a smile was growing behind the beard.

Jim Smith's obstinacy and determination to continue where he left off was alive and well.

CHAPTER 4

Milan, northern Italy.

Inside a mezzanine office hidden inside an anonymous warehouse behind metal racking and an assortment of cardboard boxes, sat a short, round man in an open-necked white shirt that clung to him with sweat.

"'Yah, of course it's me, Guido," he snapped impatiently in Italian into a mobile phone largely hidden in the fold between his chin and shoulder. The voice was high pitched, like a boy whose voice had not yet broken.

"Yah, I've read it. It's written in the language of the professional bureaucrat. It is English but not like the English we learn at school or the English we speak. That, Toni, my flower, is why you don't understand it. But Guido does. Guido does not sleep all day or sit with his eyes shut listening to opera music playing in his ears. No, no, no. Guido sits reading shit like this - long words with many different meanings."

The squat figure was seated behind a grey metal desk, his head overwhelmed by the oversized, high backed swivel chair, his short legs swinging, barely touching the floor. It was mid-July and an electric fan wafted air, but it was not enough to stop beads of sweat running from his forehead. Awkwardly, he extracted a white handkerchief from his trouser pocket, brushed back the greasy strands of black hair that had fallen over his forehead, slid the laptop computer that sat in front of him to one side and, swivelling slowly from side to side in the chair, picked up a small bundle of papers. The phone was still tucked in the damp fold of his chin.

"Check the second page, Toni. Where it says: 'to improve the delivery of aid through complimentary activities aimed at increasing effectiveness, quality, timeliness and visibility.' Yah, this is so beautiful. I love the English language. It is, Toni, like the Picasso painting. You ignore what Picasso said it was and you dream what it is to you. You let it say what you want it to say. So, it is very good that it is written like this. It is useful for the business."

Guido paused, chuckled, flicked over a page. "But I see the money the poor taxpayers have been forced to give them to spend has gone up - a lot. If we are to benefit from all this I'll need to consider it and to do that I'll need some coffee before I read it again or my brain won't work. I also need a shit. I'll call you back."

The phone dropped from inside his chin but he caught it expertly in his hand and put it on the desk. "Mmm," he muttered, rolling out of the chair. "Yah, too big lunch, too much wine, e troppo caro, too expensive but affare fatto. It was a bargain, a good investimento."

The rounded stomach that protruded over the tight belt of his trousers had been hurting him for an hour. He stuffed the phone into the pocket of his well filled shirt, felt the weight drag it down over his prominent left nipple and shrugged to loosen it. But the shirt was stuck with moisture and didn't move, so he ignored it. Still holding the papers, he waddled towards the door, opened it, clattered down the flight of metal stairs, turned at the bottom amongst the metal racking and went into the toilet. There was no-one else in the building but he locked it, undid his belt, dropped his black trousers down to his ankles and sat down.

"Che cazzo," he swore as he started to read. "Fucking English euro speak."

"The measures provided for in this Decision are in accordance with the opinion of the Humanitarian Aid Committee established by Article 17(1) of the Humanitarian Aid Regulation. It is decided as follows:

Sole Article Decision C(2013)4789 is amended as follows: In Article 1, paragraphs (1) and (2) are replaced by the following:

"In accordance with the objectives and general principles of humanitarian aid, the Commission hereby approves a maximum amount of EUR 759,638,745 of which EUR 593,600,000 from budget article 31 08 09, EUR 337,700,000 from budget article 31 07 06 and EUR 46,237,746 from budget article 26 09 07, of the 2013 general budget of the European Union......."

It took five minutes to arrive at the last page. He tore a few sheets of tissue paper from a roll on the wall, wiped himself, stood, pulled up his trousers, tugged the big, shiny belt tight whilst holding the paperwork between his teeth. He flushed the toilet, backed out and, still carrying the papers in his teeth, clattered back up the metal stairs to the office.

At the top, he leaned over the metal banister, scanned the floor of the warehouse and chuckled to himself. The smooth concrete floor was visible only between the racks, the area littered with pallets piled with cardboard boxes covered in clear plastic film. A row of boxes with the blue and gold European Union logo, another showed "UNHCR" - the United Nations High Commissioner for Refugees. a third marked with Red Crosses and Red Crescents. A fork lift truck stood idly between a set of double doors and a smaller metal door set into it that said "Exit". The warehouse was, but for Guido's high-pitched chuckling and an occasional loud, metallic, clicking sound from the hot tin roof, eerily quiet.

He returned to the office, sat in the chair, swivelled, sweated, flicked at a fly and reread one sheet all over again. Then he pulled the phone out of his shirt pocket and pressed a button.

"Toni. Yah. This is the part. Let me read it to you and because I know you can't understand the fucking language, I'll put it in nice simple Italian for you. OK? Where is it? Yah, here it is. Now, got a pencil in your little hand? Good. Sitting down? Now listen to papa.

"It's the last part where it talks about - and excuse the fucking jargon - 'supporting existing strategies that enable local communities and institutions to better prepare for, mitigate and respond to natural disasters' blah blah. See it? Now we know what they are because we've dealt with them before. See it now? Yah. Now look at what countries are covered. That's it - Caribbean, Africa, South Asia. Right - and that'll be Pakistan or Bangladesh. The bureaucrats won't worry about money going to ISIS, Al Shabab, the Taliban or Boko Haram - or any other of their like-minded friends."

There was a pause during which the strange chuckle gurgled somewhere deep inside his throat. The pink lips of his round mouth puckered as if he was tasting something delicious and all the time, he chatted to himself.

"So, we must lick some of the cream off the top before it goes sour Toni. It is like recycling - it's good for the environment....it is a lot of money......the more there is the more will be lost in the accounts.... but no-one will lose their job......and there will be more bureaucrats after than before.... it is good for the heart to know we create jobs." And then he giggled.

CHAPTER 5

In a rented room off a long corridor in a grey office block in Amsterdam, a young Belgian man stared at the screen of a laptop computer on a coffee table in front of him. His visitors, two Lebanese men, relaxed and watched, legs apart, from low backed chairs opposite. One was playing with a string of brown beads.

"OK, it's set up," the Belgian said. "You want the details?"

"Not so many," replied one of the Lebanese, sitting forward.

"I have a trustworthy friend in the Isle of Man who specialises in this type of arrangement. We recommend incorporating the company in Singapore. That way you get what is known as a 'mid-shore' financial centre. You'll get a good package with flexibility for a lot of offshore activity. No tax. You can move money wherever you want.

"And for five hundred dollars a month," he continued, "You get an office address here in Amsterdam - probably this room where we're sitting now - and a call centre. The call centre will appear big to callers but be just one person trained by me. She'll operate from wherever she happens to be by call transfer to a mobile phone. It works fine. We're doing it for others right now. No questions asked, just messages taken. Everything will be referred to you in Beirut or wherever you are. As for accounts and auditing, everything will be done through the Isle of Man. It's all nice and safe. For all intents and purposes your company will appear sound, well run, secure and, above all, respectful of international law. Where necessary we can also provide evidence of a good trading history. Just tell us what you want."

He sat back from his laptop, smiled and looked at the two men opposite. "So, are you happy with my recommendations?"

The one who had remained sitting back playing with the beads now leaned forward. "How much?"

"Set up two thousand dollars, office and call centre five hundred a month irrespective of how much use you make of it. Auditing? That'll depend on how complicated you make your financial affairs, Mr Farid, so I cannot say. Like any business, keep it simple with little paperwork and keep your overheads low. That is why I am giving you just one sheet of paper to take away and why I only take cash for today's advice and set-up charges - as you already know." He smiled again and placed the single A4 sheet on the table.

"Why not use Luxemburg like I suggested?" the one called Farid asked as he picked up the paper.

"Take my advice, Farid. It's getting too expensive. The industry is being hit by all sorts of regulation and bad publicity. None of us want that. As part of my fee I'm trying to save you money and any future complications." He paused. "Anything else?"

The two Lebanese looked at one another. "No," they said, shaking their heads in unison.

"Well, I wish you well with your venture," the Belgian said, closing the laptop as they all stood up. "Are you returning to Beirut now?"

"No, we have a meeting in Milan," Farid said.

The Belgian nodded, said nothing but noted it. Milan had been the next destination of his last client. He smiled and changed the subject. "I like your company name," he said. "I wish I'd thought of it myself. Cherry Pick Investments sounds so - how shall I say - like white lambs in springtime. So innocent."

With that the three men laughed, the Lebanese handed over some dollars, they shook hands, and parted.

CHAPTER 6

Truck driver Mitchell's first job at seven in the morning had been to collect fiftysix boxes from the sea port so some hassle was to be expected. But Mitchell never thought too much about hassle either before, during or after. Life was hassle. Life was about coping with hassle.

As a truck driver visiting the port of Freetown, Sierra Leone, hassle meant sitting in a sweltering queue of other trucks. It meant arguments over paperwork. It meant coping with deliberate obstruction from self-important officials and, if things got really bogged down, it meant using a few spare Leone notes that Mr Suleiman, his boss at Mambolo Transport Enterprises gave him to keep safely in his back pocket ready and waiting for whenever there was a need to oil the bureaucratic wheels. Mitchell coped well with hassle and Mr Suleiman liked Mitchell because of that. Mitchell was future management material.

Mitchell dealt with the hassle of waiting by leaning out of the open window of his truck shouting to fellow drivers and smoking cigarettes that he rolled himself with a few leaves of something he bought on the road out towards the port. And, in between, he would gulp water from a two-litre plastic bottle that stood amongst the clutter of yellowing old newspapers, scraps of paper, empty cans of Coke and the dirty old tee shirt that he used to wipe his wing mirror when it rained.

Mitchell had finally driven out of the port at eleven fifteen with his fifty-six boxes that, according to the paperwork, contained three hundred second hand laptop computers for a charity called School Aid, Freetown, Sierra Leone and that they had come all the way from the port of Felixstowe in England.

Mitchell's destination now, according to the instructions Mr Suleiman had given him in the office, was Rocki General Supplies in Sani Abacha Street, Freetown. And ready waiting at Rocki General Supplies would be another one hundred and fifteen boxes waiting for him. But Mitchell never asked too many questions. Mitchell just drove his truck to wherever he was told to and put up with whatever hassle came his way.

In the heat of the late morning market chaos in Sani Abacha Street, Mitchell was carefully reversing his tarpaulin covered truck into a small overcrowded space between boxes of tee shirts and crates of yams and surrounded by people walking by on all sides with bundles on their heads. The heat and noise were intense. Mitchell's simple plan was to get the rear of his truck as close as possible to the rusted front door of Rocki General Supplies. But an argument had erupted because the tail end had struck an umbrella being set up to shade on-street transactions over the sale of a high stack of cans of lime green paint and caused it to topple onto the yams. Mitchell, himself, leaning from the open window, beads of sweat running from his forehead, was the target of the abuse. But, still smoking and still smiling, he

made it, reversed the last few feet up to the doors, rattled on a handle and waited for someone to open it.

The man who opened it was in a suit, albeit a dusty, ill-fitting one, with a tie and offwhite shirt. A puff of cool, air-conditioned air wafted towards Mitchell as the door was scraped open and he stood for a second to appreciate it as the man in the suit wrapped a chain around the door.

"Good day, Mr Moses" said Mitchell, politely, "It is very hot today. I have fifty-six boxes of computers. They are for Daisy Charity. I think that is you, Mr Moses."

Mr Moses was a man of few words. "Over there."

Mitchell sweated for half an hour carrying the heavy boxes one by one into the dark recesses of Rocki General Supplies' warehouse. As Mr Moses watched, he piled them as neatly as he could, but not too high in case they toppled. When he had finished, Mitchell went to the truck, swallowed the last drops from his water bottle and returned with his clip board for Mr Moses to sign the paperwork.

"You has one hundred and fifty boxes for me to collect, Mr Moses?"

"Yes. Be seated."

As there was nowhere else to sit, Mitchell did as he was told and sat on a wooden crate.

Five minutes passed before Mr Moses reappeared. "Take your truck to the rear entrance. There you will find one hundred and fifty boxes."

"Is they big, big or small, small, Mr Moses?"

"It does not matter. You must take them all."

So began Mitchell's next hassle - driving away, finding the first turning left, left again and reversing up to the rear entrance of Rocki General Supplies where Mr Moses was waiting for him. Behind Mr Moses were the one hundred and fifty boxes that Mitchell thought might just fit inside his truck. He removed his shirt and started work. It took him an hour. Satisfied the boxes were stacked safely and soundly, Mitchell stood, wiped his sweating brow and then went inside to look for Mr Moses. "They is all loaded, Mr Moses. Is there something to sign?"

"No, nothing."

"So where is you want them delivered Mr Moses?"

Mr Moses handed him a piece of paper with an address and Mitchell looked at it. "Ayyya! Sulima Construction, Mr Moses. Sulima is a long way. It is nearly in Liberia. Maybe I do not arrive today or tomorrow but the next day."

It took Mitchell two days to reach Sulima after a punctured tyre somewhere between Moyamba and Mano and trouble with his engine outside Sumbuya that he fixed himself with a piece of wire. But resourceful as he was, he found Sulima Construction. It was a rectangular concrete block building with a corrugated roof in a litter filled side street by the river that smelled of used engine oil and sea breezes. But it was not until he started unloading the one hundred and fifty boxes that he noticed labels on some of the boxes. 'Daisy Children's Charity', they said.

In Milan, Guido was also going about his daily business.

He was holding the mobile phone, as usual, in the fold beneath his chin, his pink lips wet with saliva. Scrolling through pages of words on his computer screen, he had been babbling away to himself. It suddenly stopped, he put his head to one side, his ear on the phone.

"OK. You still there, Toni? Now then, scroll further down where it says a total of EUR 57,150,000 from budget article blah blah is allocated to improve the delivery of aid through transport and complimentary activities aimed at increasing effectiveness, quality, timeliness and visibility of humanitarian actions. Yah, that's it my friend. That's where our little friend Akram will come in useful. He needs to organise the finer details of the funding application - now, Toni, now. Not sit and wait or it'll be too late. Efficiency matters. Efficiency oils the wheels. If he does as he's told he can earn himself a little more money to buy milk for his next new baby. How many does he have now? Six?"

There was a pause followed by another high-pitched chuckle as if Toni might have added a touch of humour that pleased Guido.

"Does Akram's first wife know about Akram's second wife's new baby, Toni?.....No, I thought not. But if he can't organise his private life then he needs to organise his business life. You know what to do. No time like the present. The early bird will catch the worm. He must cut his grass when the sun is shining. I thought I liked Akram when I met him in Dubai. He was a handsome and bright young man and I trained him very well. But he is now very bad at dreaming up problems that don't exist. He wastes my fucking time and I can't tolerate him anymore. You deal with him. And tell him he needs to keep his trousers on."

There was a short pause as he listened to the one called Toni, picked at a back tooth with his finger nail and sucked at whatever it was he extracted. Then:

"Yah, and he has another weakness, Toni. He needs to improve his understanding of banks. His other boss, our friendly Finance Minister, is due to speak today at the Government's post budget speech. He will be expecting big things of Akram. That means that our friendly Finance Minister is expecting big things of us - Toni and Guido. So, you must speak to Akram, Toni. Tell him you've spoken to Guido and Guido says I might promote him to Head of Operations North West Pakistan one day. He'll like that title. He can go back home with pride, he can drive there in his new Toyota and boast of his success to his stupid, impoverished neighbours. But first he needs to meet his targets. One million dollars is easy, so tell him his half of one percent commission will be more than enough to feed a fifth baby by a third wife if he has one. It can be a very fat baby. But if he cannot meet his target, we will have to speak to people much higher up and they will not be as soft as Guido. Akram still has two hands, doesn't he? Can he work with one?"

There was another pause.

"And then, Toni, there is that prick Tawfik. This bastard needs to be taught a lesson. I give him one more chance only. Tell him this. It is not right that one million Euros was lost. Where has it gone? Tell me. Tawfik is a very poor investment. It is six years we have been in this business. Tell him Guido is very cross about him. Yah. Tell him Guido will cut off his salary or, worse, Guido will cut off his balls and spread rumours for the long ears of the provincial authorities and the police. You know what that means, Toni? Yah - they are very nasty people. They are very, very nasty to those

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